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10 Commissioner for Patents
P.O.Box 1450
Alexandria, VA 22313-1450

Sir:

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Amendments to the Claims are reflected in the listing of Claims which begins on page 2 of this paper.

25 **Appendix:** A copy of an article entitled “Stay in Tune with RESPA” by Sarah Lyons, pages 92,
94 and 97 of the trade journal *Mortgage Originator* March, 2004 issue, three pages beginning on
page 16.